

Claims

- [c1] 1. A method comprising: a law firm arranging to pay a plurality of out-of-pocket costs for one or more clients; the law firm billing one of the clients a separate charge in relation to a particular respective out-of-pocket cost wherein the separate charge is based substantially on a possible cost of financing a loan to cover payment of the out-of-pocket cost, wherein the respective charge is determined substantially at the same time the firm arranges to pay the out-of-pocket cost; and further wherein the actual charge assessed the client is substantially based on when the client actually reimburses the law firm for the out-of-pocket cost.
- [c2] 2. A method according to claim 1 further wherein the out-of-pocket cost is a fee paid to a government patent and trademark office.
- [c3] 3. A method according to claim 1 further wherein the out-of-pocket cost is a paid by a transfer of funds from the law firm to a third party.
- [c4] 4. A method according to claim 1 further wherein the out-of-pocket cost is financed by a financing organization independent of the law firm.
- [c5] 5. A method according to claim 1 further wherein the separate charge is determined prior to a transfer of funds to pay the out-of-pocket cost.
- [c6] 6. A method according to claim 1 further wherein the arranging to pay the out-of-pocket cost comprises issuing a check to pay the out-of-pocket expense.
- [c7] 7. A method according to claim 1 further wherein the arranging to pay the out-of-pocket cost comprises authorizing payment of the out-of-pocket cost.

- [c8] 8. A method according to claim 1 further wherein arranging to pay the out-of-pocket cost comprises requesting that the out-of-pocket cost be paid at a future time.
- [c9] 9. A method according to claim 1 further wherein the substantially at the same time comprises substantially the same day as arranging to pay the out-of-pocket cost.
- [c10] 10. A method according to claim 1 further wherein the substantially at the same time comprises substantially the same billing month the out-of-pocket cost was arranged to be paid in.
- [c11] 11. A method comprising: a law firm arranging to pay a plurality of out-of-pocket costs for one or more clients; and the law firm incurring a finance charge in relation to a particular respective out-of-pocket cost, wherein the finance charge is based substantially on a cost of financing a loan to cover payment of the out-of-pocket cost; the law firm determining a disbursement amount to bill to the law firm client to recover at least a portion of the finance charge, wherein the disbursement amount is determined substantially at the same time the firm arranges to pay the out-of-pocket cost and is based on an assumption of when the law firm client will reimburse the law firm for the out-of-pocket cost; and further wherein the actual finance charge assessed the client is based on when the client reimburses the law firm for the out-of-pocket cost, wherein the client reimburses the law firm at a time earlier than that assumed to determine the disbursement amount.
- [c12] 12. A method according to claim 11 further wherein the out-of-pocket cost is a fee paid to a government patent and trademark office.
- [c13] 13. A method according to claim 11 further wherein the out-of-pocket cost

is a paid by a transfer of funds from the law firm to a third party.

- [c14] 14. A method according to claim 11 further wherein the out-of-pocket cost is financed by a financing organization independent of the law firm.
- [c15] 15. A method according to claim 11 further wherein the separate charge is determined prior to a transfer of funds to pay the out-of-pocket cost.
- [c16] 16. A method according to claim 11 further wherein the arranging to pay the out-of-pocket cost comprises issuing a check to pay the out-of-pocket expense.
- [c17] 17. A method according to claim 11 further wherein the arranging to pay the out-of-pocket cost comprises authorizing payment of the out-of-pocket cost.
- [c18] 18. A method according to claim 11 further wherein arranging to pay the out-of-pocket cost comprises requesting that the out-of-pocket cost be paid at a future time.
- [c19] 19. A method according to claim 11 further wherein the substantially at the same time comprises substantially the same day as arranging to pay the out-of-pocket cost.
- [c20] 20. A method according to claim 11 further wherein the substantially at the same time comprises substantially the same billing month the out-of-pocket cost was arranged to be paid in.
- [c21] 21. A method comprising: a law firm arranging to pay a plurality of out-of-pocket costs for one or more clients; and the law firm billing one of the clients a separate charge in relation to a particular respective out-of-pocket cost wherein the separate charge is based substantially on an

estimate of a cost of financing a loan to cover payment of the out-of-pocket cost, wherein the respective charge is determined substantially at the same time the firm arranges to pay the out-of-pocket cost, and the estimate is based on an assumption of when the client will reimburse the law firm for the out-of-pocket cost; and further wherein the actual charge assessed the client is based on when the client reimburses the law firm for the out-of-pocket cost and is less than the estimate of the cost of financing.

[c22] 22. A method according to claim 21 further wherein the out-of-pocket cost is a fee paid to a government patent and trademark office.

[c23] 23. A method according to claim 21 further wherein the out-of-pocket cost is a paid by a transfer of funds from the law firm to a third party.

[c24] 24. A method according to claim 21 further wherein the out-of-pocket cost is financed by a financing organization independent of the law firm.

[c25] 25. A method according to claim 21 further wherein the separate charge is determined prior to a transfer of funds to pay the out-of-pocket cost.

[c26] 26. A method according to claim 21 further wherein the arranging to pay the out-of-pocket cost comprises issuing a check to pay the out-of-pocket expense.

[c27] 27. A method according to claim 21 further wherein the arranging to pay the out-of-pocket cost comprises authorizing payment of the out-of-pocket cost.

[c28] 28. A method according to claim 21 further wherein arranging to pay the out-of-pocket cost comprises requesting that the out-of-pocket cost be paid at a future time.

- [c29] 29. A method according to claim 21 further wherein the substantially at the same time comprises substantially the same day as arranging to pay the out-of-pocket cost.
- [c30] 30. A method according to claim 21 further wherein the substantially at the same time comprises substantially the same billing month the out-of-pocket cost was arranged to be paid in.
- [c31] 31. A method comprising: a law firm arranging to pay a plurality of out-of-pocket costs for one or more clients; and the law firm assessing the one or more clients a separate expense in relation to each respective out-of-pocket cost wherein the separate expense is based substantially on a cost of financing a loan to cover payment of the out-of-pocket cost; wherein the law firm bills at least one of the one or more clients a first disbursement amount to obtain payment for a respective separate expense, the first disbursement amount determined substantially at the same time the firm arranges to pay the associated out-of-pocket cost, wherein the first disbursement amount is based on an assumption of when the at least one client will reimburse the law firm for the associated out-of-pocket cost; and further wherein the law firm assesses the at least one client a second disbursement amount instead of the first disbursement amount, wherein the second disbursement amount is based on when the at least one client actually reimburses the law firm for the out-of-pocket expense.
- [c32] 32. A method according to claim 31 further wherein the out-of-pocket cost is a fee paid to a government patent and trademark office.
- [c33] 33. A method according to claim 31 further wherein the out-of-pocket cost is a paid by a transfer of funds from the law firm to a third party.

- [c34] 34. A method according to claim 31 further wherein the out-of-pocket cost is financed by a financing organization independent of the law firm.
- [c35] 35. A method according to claim 31 further wherein the separate charge is determined prior to a transfer of funds to pay the out-of-pocket cost.
- [c36] 36. A method according to claim 31 further wherein the arranging to pay the out-of-pocket cost comprises issuing a check to pay the out-of-pocket expense.
- [c37] 37. A method according to claim 31 further wherein the arranging to pay the out-of-pocket cost comprises authorizing payment of the out-of-pocket cost.
- [c38] 38. A method according to claim 31 further wherein arranging to pay the out-of-pocket cost comprises requesting that the out-of-pocket cost be paid at a future time.
- [c39] 39. A method according to claim 31 further wherein the substantially at the same time comprises substantially the same day as arranging to pay the out-of-pocket cost.
- [c40] 40. A method according to claim 31 further wherein the substantially at the same time comprises substantially the same billing month the out-of-pocket cost was arranged to be paid in.
- [c41] 41. A method comprising: a law firm arranging to pay a plurality of out-of-pocket costs for one or more clients; and the law firm assessing at least one of the one or more clients a separate expense in relation to each respective out-of-pocket cost wherein the separate expense is based substantially on a cost of financing a loan to cover payment of the out-of-pocket cost; wherein the law firm assesses the at least one client a first

charge if the client reimburses the law firm for a particular one of the out-of-pocket costs within an assumed time frame, and further wherein the law firm instead assesses the at least one client a charge less than the first charge if the at least one client reimburses the law firm for the particular one of the out-of-pocket costs sooner than the assumed time frame; and wherein the law firm determines the first charge at substantially at the same time the firm arranges to pay the out-of-pocket cost for the at least one client.

[c42] 42. A method according to claim 41 further wherein the out-of-pocket cost is a fee paid to a government patent and trademark office.

[c43] 43. A method according to claim 41 further wherein the out-of-pocket cost is a paid by a transfer of funds from the law firm to a third party.

[c44] 44. A method according to claim 41 further wherein the out-of-pocket cost is financed by a financing organization independent of the law firm.

[c45] 45. A method according to claim 41 further wherein the separate charge is determined prior to a transfer of funds to pay the out-of-pocket cost.

[c46] 46. A method according to claim 41 further wherein the arranging to pay the out-of-pocket cost comprises issuing a check to pay the out-of-pocket expense.

[c47] 47. A method according to claim 41 further wherein the arranging to pay the out-of-pocket cost comprises authorizing payment of the out-of-pocket cost.

[c48] 48. A method according to claim 41 further wherein arranging to pay the out-of-pocket cost comprises requesting that the out-of-pocket cost be paid at a future time.

- [c49] 49. A method according to claim 41 further wherein the substantially at the same time comprises substantially the same day as arranging to pay the out-of-pocket cost.
- [c50] 50. A method according to claim 41 further wherein the substantially at the same time comprises substantially the same billing month the out-of-pocket cost was arranged to be paid in.
- [c51] 51. A method comprising: a law firm arranging to pay a plurality of out-of-pocket costs for one or more clients; and the law firm assessing the one or more clients a separate expense in relation to each respective out-of-pocket cost wherein the separate expense is based substantially on a cost of financing a loan to cover payment of the out-of-pocket cost; wherein the law firm assesses at least one of the one or more clients a first charge if the at least one client reimburses the law firm for a particular one of the out-of-pocket costs within an assumed time frame, and further wherein the law firm alternately assesses the at least one client a charge less than the first charge if the at least one client reimburses the law firm for the particular one of the out-of-pocket costs sooner than the assumed time frame; and wherein the law firm presents the first charge to the at least one client using an end-of-month monthly billing cycle for the month in which the particular one of the out-of-pocket costs is incurred.
- [c52] 52. A method according to claim 51 further wherein the out-of-pocket cost is a fee paid to a government patent and trademark office.
- [c53] 53. A method according to claim 51 further wherein the out-of-pocket cost is a paid by a transfer of funds from the law firm to a third party.
- [c54] 54. A method according to claim 51 further wherein the out-of-pocket cost

is financed by a financing organization independent of the law firm.

- [c55] 55. A method according to claim 51 further wherein the separate charge is determined prior to a transfer of funds to pay the out-of-pocket cost.
- [c56] 56. A method according to claim 51 further wherein the arranging to pay the out-of-pocket cost comprises issuing a check to pay the out-of-pocket expense.
- [c57] 57. A method according to claim 51 further wherein the arranging to pay the out-of-pocket cost comprises authorizing payment of the out-of-pocket cost.
- [c58] 58. A method according to claim 51 further wherein arranging to pay the out-of-pocket cost comprises requesting that the out-of-pocket cost be paid at a future time.
- [c59] 59. A method according to claim 51 further wherein the substantially at the same time comprises substantially the same day as arranging to pay the out-of-pocket cost.
- [c60] 60. A method according to claim 51 further wherein the substantially at the same time comprises substantially the same billing month the out-of-pocket cost was arranged to be paid in.